SERFF Tracking Number: VLIC-125832200 State: Arkansas
Filing Company: VantisLife Insurance Company State Tracking Number: 40384

Company Tracking Number: CMP SPT09 AR

TOI: L041 Individual Life - Term Sub-TOI: L041.003 Single Life - Single Premium

Product Name: CMP SPT09 AR

Project Name/Number: /

Filing at a Glance

Company: VantisLife Insurance Company

Product Name: CMP SPT09 AR SERFF Tr Num: VLIC-125832200 State: ArkansasLH TOI: L04I Individual Life - Term SERFF Status: Closed State Tr Num: 40384

Sub-TOI: L04I.003 Single Life - Single Premium Co Tr Num: CMP SPT09 AR State Status: Approved-Closed

Filing Type: Form Co Status: Reviewer(s): Linda Bird

Author: Sue Hobbs Disposition Date: 10/02/2008

Date Submitted: 09/25/2008 Disposition Status: Approved

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: Status of Filing in Domicile: Pending

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Filing Status Changed: 10/02/2008

State Status Changed: 10/02/2008 Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

In order to meet the 2001 CSO Mortality requirements effective in year 2009, enclosed please find our filing of the product shown below.

CMP SPT09 AR: Children's Term Life Insurance Policy for ages 0 to 15 years. Additional details of the product are provided in the Actuarial Memorandum.

No Illustrations will be used with this product.

SERFF Tracking Number: VLIC-125832200 State: Arkansas
Filing Company: VantisLife Insurance Company State Tracking Number: 40384

Company Tracking Number: CMP SPT09 AR

TOI: L041 Individual Life - Term Sub-TOI: L041.003 Single Life - Single Premium

Product Name: CMP SPT09 AR

Project Name/Number:

Company and Contact

Filing Contact Information

Diane Maestrone, AVP Compliance dmaestrone@vantislife.com 200 Day Hill Rd (860) 298-6008 [Phone] Windsor, CT 06095 (860) 298-5479[FAX]

Filing Company Information

VantisLife Insurance Company CoCode: 68632 State of Domicile: Connecticut

200 Day Hill RoadGroup Code:Company Type:Windsor, CT 06095Group Name:State ID Number:

(860) 298-6008 ext. [Phone] FEIN Number: 06-0523876

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No

Fee Explanation: \$50.00 fee for policy forms, including application.

Per Company: No

COMPANY AMOUNT DATE PROCESSED TRANSACTION #

VantisLife Insurance Company \$50.00 09/25/2008 22709171

SERFF Tracking Number: VLIC-125832200 State: Arkansas

Filing Company: VantisLife Insurance Company State Tracking Number: 40384

Company Tracking Number: CMP SPT09 AR

TOI: L041 Individual Life - Term Sub-TOI: L041.003 Single Life - Single Premium

Product Name: CMP SPT09 AR

Project Name/Number:

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	10/02/2008	10/02/2008

SERFF Tracking Number: VLIC-125832200 State: Arkansas 40384

Filing Company: VantisLife Insurance Company State Tracking Number:

Company Tracking Number: CMP SPT09 AR

TOI: L04I Individual Life - Term Sub-TOI: L04I.003 Single Life - Single Premium

Product Name: CMP SPT09 AR

Project Name/Number:

Disposition

Disposition Date: 10/02/2008

Implementation Date: Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: VLIC-125832200 State: Arkansas
Filing Company: VantisLife Insurance Company State Tracking Number: 40384

Company Tracking Number: CMP SPT09 AR

TOI: L041 Individual Life - Term Sub-TOI: L041.003 Single Life - Single Premium

Product Name: CMP SPT09 AR

Project Name/Number: /

Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Cover Letter		Yes
Supporting Document	Transmittal		Yes
Form	Application		Yes
Form	Policy		Yes

SERFF Tracking Number: VLIC-125832200 State: Arkansas
Filing Company: VantisLife Insurance Company State Tracking Number: 40384

Company Tracking Number: CMP SPT09 AR

TOI: L041 Individual Life - Term Sub-TOI: L041.003 Single Life - Single Premium

Product Name: CMP SPT09 AR

Project Name/Number: /

Form Schedule

Lead Form Number:

Review	Form	Form Type Form Name	Action	Action Specific	Readability	Attachment
Status	Number			Data		
	APP 5253	Application/Application	Revised	Replaced Form #:	51	APP5253
		Enrollment		APP 2853 04/06		AR.pdf
		Form		Previous Filing #:		
	CMP	Policy/Cont Policy	Revised	Replaced Form #:	51	CHSPT09AR.
	SPT09 AR	ract/Fratern		CMP SPT AR		pdf
		al		Previous Filing #:		
		Certificate		· ·		

Medical No. □ APP □ DEC AGENCY					
□W/D □PP	Producer # Branch #				
VANTISLIFE INSURANCE COMPANY 200 Day Hill Road	APPLICATION FOR CHILDREN'S TERM INSURANCE (Ages 0-15)				
Proposed Insured	Owner Information				
Name JOHN SMITH Home Address 23 MAIN STREET City AN XTOWN State AR Zip COOC Social Security # 23 A5 - 6 789 Date of Birth C1 / 918 Age 10 mm/dd/yr Sex M DF check one	Name JANE SMITH Home Address 123 MAIN STREET City ANYTOWN State AR Zip COCCOO Phone 999-555-1212 Relationship To Insured MOTHER Social Security # 987-65-A321 Amount of Insurance				
Current Height / Current Weight 123	S5,000 S10,000				
Primary Beneficiary Information	Contingent Beneficiary Information				
Name TANE SMITH Relationship UOTHER	Name Relationship				
Home Address	Home Address				
City State Zip	City State Zip				
Social Security #	Social Security #				
1. Has the child ever had, been told they had, consulted with or been treated by a doctor for any: cancer; tumors; diabetes; any brain or nervous system disorder; heart disorder; any disorder of the kidney, lungs, blood, liver, congenital abnormality or any other physical or health impairment? 2. Within the past five years, has the child been confined in any hospital, seen a doctor for treatment, special test or consultation for any reason or presently have any impairment or illness of any kind? 3. Has any company ever rated, declined or postponed insurance on the child's life? 4a. Name of Child's Physician Address Addre					
	ad complete to the best of my knowledge and belief. It is understood and agreed that FECTIVE UNTIL IT IS APPROVED BY VANTISLIFE INSURANCE COMPANY. (II) THIS APPLICATION SHALL				

Legal Signature of Owner (if other than parent or legal guardian)

X Date



VANTISLIFE INSURANCE COMPANY 200 Day Hill Road Windsor, CT 06095

AUTHORIZATION: I hereby authorize any licensed physician, medical practitioner, hospital, clinic, or other medical or medically related facility, insurance company, or other organization, institution or person, that has any records or knowledge of this child's health, to give the Medical Director of VantisLife Insurance Company or its reinsurers any such information. This Authorization will be valid for 2 years from the date signed. I understand that I or my authorized representative have a right to receive a copy of this Authorization.

aumonizua representante nate a rigin le recente a copy et mis ne	
VantisLife Agent: Does sale involve replacement? ☐ Yes (S	Submit state required form) 💆 🕶
Any person who knowingly presents a false or fraudulent claim application for insurance is guilty of a crime and may be subjec	for a payment of a loss or benefit or knowingly presents false information in an to fines and confinement in prison.
X 9 2 08 Date	Legal Signature of Paren or Legal Guardian
VantisLife Agent: Print Name Here	VantisLife Agent: Sign Here
Signed At	:
	CITY, STATE

Insurance products offered by VantisLife are NOT deposits, are NOT insured by the FDIC/NCUA or any other federal government agency, and are NOT obligations of, nor guaranteed by any bank or credit union.

APP 5253 01/09



VANTISLIFE INSURANCE COMPANY 200 Day Hill Road Windsor, CT 06095

IMPORTANT NOTICE TO APPLICANT (KEEP FOR YOUR RECORDS)

Fair Credit Reporting Act As part of our normal procedure, an investigative consumer report may be made whereby information is obtained through personal interviews with third parties such as family members, business associates, friends, financial sources, neighbors, or others with whom you are acquainted. Such an inquiry typically may include information as to character, general reputation, personal characteristics and mode of living of the person to be insured. You have the right under the law to receive on your written request, disclosures of the nature and scope of an investigative consumer report.

Supplementary Notice of Information Practices VantisLife may need to obtain data about you prior to issuance of insurance. Some data will be obtained from you and some from other sources. That data and any data that is collected at a later date, may in some cases be disclosed to third parties without your specific consent. You have the right of access and correction to data received about you, but, data about a civil or criminal proceeding is excepted. If you would like a more detailed explanation of our information practices, please contact:

Underwriting Department, VantisLife Insurance Company, 200 Day Hill Road, Windsor, CT 06095

VANTISLIFE INSURANCE COMPANY 200 Day Hill Road Windsor, CT 06095

In the Policy the Owner is referred to as "You" or "Your"; VantisLife Insurance Company is referred to as "We", "Our", or "Us".

This is a legal contract between You and Us. Please read it carefully.

We agree to pay the Beneficiary the Amount of insurance and any other Policy proceeds payable due to the Insured's death if the Insured dies before the Termination Date while this Policy is in force. Payment will be due upon receipt at our Home Office of due proof of the Insured's death. If proceeds are not paid within 30 days after due proof of death is received, interest will be paid on the proceeds from the date of death to the date of payment at the rate required by law. This agreement is subject to the terms of the Policy.

Consideration-This Policy is issued in consideration of the application and payment of the premium.

TEN-DAY RIGHT TO EXAMINE POLICY – It is important to Us that You are satisfied with the Policy and that it meets Your insurance goals. Read it carefully. If you are not satisfied with it You may return it to Our Home Office or to Your agent within 10 days after you receive it. We will then cancel it as of the Issue Date and refund any premiums which have been paid, plus interest at a rate required by law in the state in which the policy is issued. This right to examine is extended to 20 days if a replacement of existing insurance is involved.

Warning: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

To obtain information or to make further inquiries regarding the contract, You may call Us at 866-826-8471.

Signed for VantisLife Insurance Company at its Home Office, 200 Day Hill Road, Windsor, CT 06095.

President and CEO

Senior Vice President

TERM LIFE INSURANCE

To Age 22
Single Premium
Non-Participating
Convertible as described herein

THE SCHEDULE PAGE

This page shows specific information about this policy and is referred to throughout the policy.

POLICY NUMBER [028T001111]

NAME OF INSURED [Jane Smith]

ISSUE AGE [10]

AMOUNT OF INSURANCE [\$10,000.00]

TYPE OF POLICY Single Premium Term to Age 22

AGENCY / SERVICER [People's Insurance Services]

DATE OF ISSUE [January 1, 2009]

PREMIUM CLASS Standard

-----SCHEDULE OF PREMIUMS-----

DESCRIPTION OF BENEFITS

Base Policy [One premium at time of issue \$110.00]

Termination Date [03/07/2021]

This policy provides term insurance protection to the insured's 22nd birthday.

DATE: [1/1/09] ISSUER: VantisLife Insurance Company

SINGLE PREMIUM TERM

TABLE OF CONTENTS

Schedule Page	2
<u> </u>	
SECTION 1. POLICY BASICS	4
Owner	
Beneficiary	
Issue Date	
Contract	
Lost Policy	
Our Rights to Contest Claims	
Suicide	
Misstatement of Age or Sex	
Wisstatement of Fige of Dea	
SECTION 2. PREMIUM PAYMENT	5
Premium Due Date	
Tellium Due Date	
SECTION 3. THE OWNER'S BENEFITS	5
Collateral Security	
Converting This Policy	0
CECTION A COMPLETATION C	,
SECTION 4. COMPUTATIONS	6
APPLICATION(S)	
ENDORSEMENTS (if any)	

SECTION 1. POLICY BASICS

OWNER

The original Owner of this policy is named in the attached Insurance application. The Owner may be the person insured or another person or party. While the Insured is living, the Owner can:

- receive any policy benefit or values; and
- exercise any right given by the policy or by us.

The Owner may name contingent Owners in case the Owner dies before the Insured. A numbered sequence may be used to list contingent Owners. At any time, the Owner will be the living Owner with the lowest number. If the last surviving Owner dies, ownership will pass to that Owner's estate or successor.

The Owner may change or transfer ownership at any time. Contingent Owners may also be changed. To make these changes, the Owner must notify us in a written form we approve. The changes will not take effect until we have endorsed them on the policy.

BENEFICIARY

A Beneficiary is any party named on our records to receive insurance proceeds when the Insured dies. The original primary Beneficiary is named in the attached application for this policy.

The Owner may name contingent Beneficiaries.

There may be more than one Beneficiary in a class. If so, those named in a given class share the proceeds equally unless the Owner states otherwise.

The Owner may change the Beneficiary at any time while the Insured is alive. To do this, the Owner must notify us in a written form we approve. The change won't take effect until notice is received and acknowledged by us. The change shall take effect on the date it was signed, provided we have not made any prior payment. Beneficiaries have no rights in this policy until the Insured dies.

A Beneficiary's rights or benefits when the Insured dies are subject to the rights of anyone to whom this policy has been transferred as collateral security.

ISSUE DATE

The issue date is shown on the Schedule Page.

CONTRACT

- the attached application; and
- the policy.

All statements contained in the application shall, in the absence of fraud, be deemed representations and not warranties. No one has the right to change any part of this Policy

or to waive any of its provisions unless the change is approved in writing by Us and signed by one of our officers.

LOST POLICY

The Owner may request a duplicate policy. We may, at our discretion, issue or not issue the duplicate policy. Anyone to whom this policy has been transferred as collateral security must also consent. The duplicate policy would replace this one. This policy would also be void.

OUR RIGHT TO CONTEST CLAIMS

After this policy has been in effect for two years from its issue date during the Insured's lifetime, we can't contest or cancel this policy.

SUICIDE

If the Insured, whether sane or insane, commits suicide within two years from the issue date, we will pay only a limited benefit. The benefit will be limited to the amount of premium paid for this policy.

MISSTATEMENT OF AGE

If the Insured's age has been misstated, the amount payable will be what the premium would have bought had the right age been given. The Insured's age on the issue date means his or her age, last birthday.

SECTION 2. PREMIUM PAYMENT

PREMIUM DUE DATE

The single premium is due on the issue date. It must be paid before any insurance becomes effective under this policy.

The single premium is payable at either the Issuer named on the Policy Face or at the Servicing Bank.

SECTION 3. THE OWNER'S BENEFITS

COLLATERAL SECURITY

The Owner may assign (Transfer) this policy as collateral security for a loan or other obligation. This isn't a transfer of ownership. The rights of any Owner and any Beneficiary will be subject to the terms of the transfer as security. A duplicate copy of the transfer must be filed with us. We are not responsible for the validity of any transfer of this policy.

TERMINATION

This Policy will terminate on the anniversary date following the Insured's 22nd birthday.

CONVERTING THIS POLICY

The Owner may convert this policy on the termination date. The new policy may be any level premium whole life policy we then regularly issue for the amount of insurance being converted. It can't be a modified life policy or one in which the guaranteed death benefit increases. It can't include a disability or other rider unless we agree. We won't require evidence of good health.

The new policy's date of issue will be the same as the termination date. The face amount may not be more than five times the amount of insurance under this policy. The premium will be according to the rate table we then use for the Insured's Risk Class. The Owner or Insured must apply in writing on a form we approve within 31 days of the termination date.

SECTION 4. COMPUTATIONS

Our computations of reserves, present values, and net single premiums under this policy are based on the 2001 Commissioners Standard Ordinary Mortality Tables.

SERFF Tracking Number: VLIC-125832200 State: Arkansas 40384

Filing Company: VantisLife Insurance Company State Tracking Number:

Company Tracking Number: CMP SPT09 AR

TOI: L04I Individual Life - Term Sub-TOI: L04I.003 Single Life - Single Premium

Product Name: CMP SPT09 AR

Project Name/Number:

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: VLIC-125832200 State: Arkansas 40384 State Tracking Number:

Filing Company: VantisLife Insurance Company

CMP SPT09 AR Company Tracking Number:

TOI: L04I Individual Life - Term Sub-TOI: L041.003 Single Life - Single Premium

CMP SPT09 AR Product Name:

Project Name/Number:

Supporting Document Schedules

Review Status:

Certification/Notice Satisfied -Name: 09/25/2008

Comments: Attachment: AR CERTS.pdf

Review Status:

Cover Letter Satisfied -Name: 09/25/2008

Comments: Attachment: AR Cover.pdf

Review Status:

Transmittal Satisfied -Name: 09/25/2008

Comments: Attachment:

NAICtransmittal.pdf



CERTIFICATION OF COMPLIANCE STATE OF ARKANSAS

COMPANY NAME: VantisLife Insurance Company

FORM NUMBER: CMP SPT09 AR

FORM DESCRIPTION: Children's Term Life Insurance Policy

I hereby certify, that the form submitted herewith, complies with all laws, rules, bulletins and published guidelines applicable to the particular type of form.

Chaire A. Maestroxe

Diane A. Maestrone, ALHC AVP, Claims and Compliance

September 25, 2008

Date



CERTIFICATION OF READABILITY STATE OF ARKANSAS

COMPANY NAME: VantisLife Insurance Company

FORM NUMBER: CMP SPT09 AR

FORM DESCRIPTION: Children's Term Life Insurance Policy

I hereby certify that this form meets the Flesch minimum reading ease test scores.

The readability Flesch score for CMP SPT09 AR is 51.4.

Quire A. Maistrone

Diane A. Maestrone, ALHC AVP, Claims and Compliance

September 25, 2008

Date



September 25, 2008

Arkansas Insurance Department Linda Bird – Life & Health Division 1200 West Third Street Little Rock, AR 72201

Re: NAIC # 68632

Policy Form Filing

CMP SPT09 AR: - Children's Term Life Insurance Policy

In order to meet the 2001 CSO Mortality requirements effective in year 2009, enclosed please find our filing of the product shown below.

CMP SPT09 AR: Children's Term Life Insurance Policy for ages 0 to 15 years. Additional details of the product are provided in the Actuarial Memorandum.

No Illustrations will be used with this product.

Please be advised that effective January 1, 2009, this policy will replace CMP SPT AR which was approved by your department in August, 2006.

APP 5253 will replace APP 2853 04/06 which was approved by your department August, 2006.

Should you have any questions, please feel free to call me at 860-298-6008 or email me at DMaestrone@vantislife.com.

Sincerely,

Diane A. Maestrone, ALHC AVP, Claims and Compliance

Quie A. Maestroxe

Encl.

Life, Accident & Health, Annuity, Credit Transmittal Document (Revised 1/1/06)

1.	Prepared for the State of	ARKANSAS						
Department Use Only								
2.	2. State Tracking ID							
3.	Insurer Name & Address		Domicile	Insurer License Type	NAIC Gro	up#	NAIC#	FEIN#
Vai	ntisLife Insurance Company		CT				68632	06-0523876
4.	Contact Name & Address	Telephone #		Fax#		E-n	nail Address	
Diane A. Maestrone, ALHC AVP, Claims & Compliance VantisLife Insurance Company 200 Day Hill Road Windsor, CT 06095		860-298-600	08	860-298-	860-298-5479 dmaestrone@vantislife.co		ntislife.com	
5.	Requested Filing Mode	Review & Approval						
6.	Company Tracking Numb	oer CMP SPT	09 AR					
7.	New Submission	Resubmission	Prev	rious file #				
			ual	Franchise				
8. Market		Group	Group					
9.	Type of Insurance	Single Life	e – Single P	remium				
10.	10. Product Coding Matrix Filing Code L04I.003							

11. Submitted Documents	FORMS
12. Filing Submission Date	
Filing Fee (If required)	Amount \$50.00 Check Date Retaliatory Yes No Check Number
14. Date of Domiciliary Approval	August 31, 1993
15. Filing Description	
Policy Filing, Forms: CMP SPT09 AR – Child APP 5253 Application	dren's Single Premium Term Life Insurance Policy

10	HEREBY CERTIFY that I have reviewed th	e annlicable filing requi	rements for this filing, and the	filing complies with all			
	oplicable statutory and regulatory provisions f			inning complies with an			
Pr	Print Name Diane A. Maestrone Title AVP, Claims & Compliance						
	0						
	Quire A. Maestrone						
Si	gnature		Date: <u>9/25/08</u>				
Г							
17.		Form Filing At	tachment				
	filing transmittal is part of company track	_					
This	filing corresponds to rate filing company to	racking number		D 1 1E N 1			
	Document Name	Form Number		Replaced Form Number Previous State Filing			
	Description			Number			
01	Children's Single Premium Term Life	CMP SPT09 AR	☐ Initial	CMP SPT IAR			
	Insurance Policy		⊠ Revised □ Other				
			Other				
02	Application	APP 5253	☐ Initial	APP 2853 04/06			
02	Application	AFF 5255	Revised	AFF 2055 04/00			
			☐ Other				
03			Initial				
]	Revised				
			Other				
04			Initial				
		-	Revised Other				
05			☐ Initial ☐ Revised				
			Other				
06			☐ Initial				
00		 	Revised				
			☐ Other				
07			☐ Initial				
		-	Revised				
			Other				
08			Initial				
		_	Revised				
			Other				
09			☐ Initial				

	Revised Other	

18. Rate Filing Attachment					
This filing transmittal is part of company tracking number					
This filing corresponds to form filing company tracking number					
Overall percentage rate impact for this filing			%		
	Document Name	Affected Form Numbers		Previous State Filing Number	
	Description				
01			New		
			Revised		
			Request +%%		
			Other		
02			New		
			Revised		
			Other		
03			New		
			Revised		
			Other		
04			New		
			Revised		
			Request +%% Other		
05			New		
03			Revised		
			Request +%%		
			□Other		
06			New		
			Revised		
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07			☐ Other ☐ New		
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